

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:

MICHAEL J VANERKA
CATHLEEN R VANERKA
Debtors

Case No. 08-11683

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/08/2008.
- 2) The plan was confirmed on 10/17/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/22/2009.
- 5) The case was dismissed on 02/06/2009.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 40,550.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,600.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$4,600.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$411.75
Court Costs	\$0.00
Trustee Expenses & Compensation	\$255.30
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$667.05**

Attorney fees paid and disclosed by debtor: \$926.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Secured	4,000.00	4,000.00	4,000.00	427.95	180.00
AMERICAN GENERAL FINANCE	Unsecured	NA	971.64	971.64	0.00	0.00
AMERICAN GENERAL FINANCE	Unsecured	NA	5,827.53	5,827.53	0.00	0.00
AMERICAN GENERAL FINANCE	Unsecured	NA	1,098.10	1,098.10	0.00	0.00
ASPIRE VISA	Unsecured	5,540.00	5,591.62	5,591.62	0.00	0.00
BP OIL CARD CENTER	Unsecured	940.00	4,948.18	4,948.18	0.00	0.00
CAPITAL ONE BANK	Unsecured	4,220.00	1,126.89	1,126.89	0.00	0.00
CAPITAL ONE BANK	Unsecured	670.00	1,280.33	1,280.33	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,590.00	478.00	478.00	0.00	0.00
CHASE AUTOMOTIVE FINANCE COR	Secured	7,506.00	7,505.84	7,505.84	1,151.21	48.79
CHASE BANK USA	Unsecured	3,700.00	1,050.27	1,050.27	0.00	0.00
CHASE BANK USA	Unsecured	5,600.00	492.64	492.64	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	1,130.00	1,702.85	1,702.85	0.00	0.00
FIFTH THIRD BANK	Unsecured	1,150.00	518.07	518.07	0.00	0.00
FIFTH THIRD BANK	Secured	1,000.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	NA	NA	NA	0.00	0.00
HINSBROOK BANK & TRUST	Unsecured	5,000.00	1,426.43	1,426.43	0.00	0.00
HSBC	Unsecured	420.00	347.03	347.03	0.00	0.00
HSBC MORTGAGE CORP	Secured	NA	NA	NA	0.00	0.00
HSBC MORTGAGE CORP	Secured	11,062.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE L-Z	Unsecured	NA	24.31	24.31	0.00	0.00
INTERNAL REVENUE SERVICE L-Z	Priority	5,000.00	4,880.37	4,880.37	0.00	0.00
JC PENNEY CO	Unsecured	1,350.00	2,938.90	2,938.90	0.00	0.00
KOHL'S	Unsecured	460.00	859.15	859.15	0.00	0.00
OLD NAVY	Unsecured	300.00	4,843.71	4,843.71	0.00	0.00
PHARIA LLC	Unsecured	1,000.00	400.27	400.27	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	360.00	1,717.95	1,717.95	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	917.95	917.95	0.00	0.00
ROUNDUP FUNDING LLC	Secured	800.00	800.00	800.00	321.06	3.94
SEARS BKRUPTCY RCVRV MGMT SV	Unsecured	5,300.00	5,696.48	5,696.48	0.00	0.00
SHELL CREDIT CARD	Unsecured	480.00	1,554.75	1,554.75	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SST FAIRLANE CREDIT	Unsecured	3,800.00	3,821.34	3,821.34	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	8,923.00	8,922.26	8,922.26	1,744.33	55.67
WALMART	Unsecured	2,800.00	4,009.03	4,009.03	0.00	0.00
WELLS FARGO FINANCIAL	Unsecured	1,330.00	3,821.34	3,821.34	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,428.10	\$3,323.49	\$284.46
All Other Secured	\$800.00	\$321.06	\$3.94
TOTAL SECURED:	\$21,228.10	\$3,644.55	\$288.40
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,880.37	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,880.37	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,464.76	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$667.05</u>	
Disbursements to Creditors	<u>\$3,932.95</u>	
TOTAL DISBURSEMENTS :		<u>\$4,600.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/29/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.